

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL R LEWANDOWSKI  
ELIZABETH L LEWANDOWSKI  
Debtor(s)

Case No. 17-12018

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2017.
- 2) The plan was confirmed on 08/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/06/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/01/2018.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$10,330.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$10,330.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,346.73  
Court Costs \$0.00  
Trustee Expenses & Compensation \$451.40  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,798.13**

Attorney fees paid and disclosed by debtor: \$490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACADEMIC ENDOCRINE	Unsecured	436.00	NA	NA	0.00	0.00
ACADEMIC ENDOCRINE	Unsecured	115.00	NA	NA	0.00	0.00
ADVOCATE LUTHERAN GENERAL H	Unsecured	1,103.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	345.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL GRO	Unsecured	69.00	NA	NA	0.00	0.00
AT&T SERVICES INC	Unsecured	933.00	933.87	933.87	0.00	0.00
BARRINGTON ORTHOPEDIC SPECIAI	Unsecured	194.00	NA	NA	0.00	0.00
CACH	Unsecured	NA	9,442.20	9,442.20	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	1,183.00	NA	NA	0.00	0.00
Chase	Unsecured	3,484.00	NA	NA	0.00	0.00
CHILDRENS & TEENS MED CTR	Unsecured	26.00	NA	NA	0.00	0.00
CHILDRENS & TEENS MED CTR	Unsecured	115.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	395.96	395.96	0.00	0.00
COMPASS HEALTHCARE CONSULTA	Unsecured	164.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	4,625.00	4,125.00	4,125.00	3,611.29	166.74
CREDIT ACCEPTANCE CORP	Unsecured	3,875.00	5,304.54	5,304.54	0.00	0.00
DISCOVER BANK	Unsecured	3,479.00	3,481.96	3,481.96	0.00	0.00
GERM BUSTERS	Unsecured	128.00	NA	NA	0.00	0.00
GRABOWSKI SURGICAL ASSOC	Unsecured	546.00	NA	NA	0.00	0.00
HCFS HEALTHCARE FINANCIAL SER	Unsecured	493.00	NA	NA	0.00	0.00
HOFFMAN ESTATES SURG CTR	Unsecured	656.00	NA	NA	0.00	0.00
INPARITENT CONSULTANTS	Unsecured	122.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,768.00	2,768.00	2,768.00	0.00	0.00
ISAC	Unsecured	12,772.00	15,866.03	15,866.03	0.00	0.00
KEYNOTE CONSULTING	Unsecured	NA	453.80	453.80	0.00	0.00
LVNV FUNDING	Unsecured	294.00	374.80	374.80	0.00	0.00
MEDICAL CENTER ANESTHESIA	Unsecured	45.00	NA	NA	0.00	0.00
MEDICAL CENTER ANESTHESIA	Unsecured	45.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	850.00	1,042.88	1,042.88	0.00	0.00
PEDIATRIC FACULTY FOUNDATION	Unsecured	508.00	NA	NA	0.00	0.00
PFF EMERG SERVICES	Unsecured	136.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	3,825.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	6,100.00	4,756.27	4,756.27	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	10,044.00	10,044.53	10,044.53	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	10,044.00	756.75	756.75	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	3,400.10	3,400.10	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	277.00	NA	NA	0.00	0.00
QUICK CASH AHEAD	Unsecured	500.00	NA	NA	0.00	0.00
RADIOLOGICAL CONSULTANTS	Unsecured	34.00	NA	NA	0.00	0.00
SHEFFIELD MANOR CONDOMINIUM	Secured	6,100.00	9,387.45	10,447.45	2,753.84	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	10,386.00	10,957.10	10,957.10	0.00	0.00
TARGET CORPORATION	Unsecured	25.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	185.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	119,810.00	109,436.32	143,636.49	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	0.00	34,200.17	33,312.00	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	NA	66,840.70	66,840.70	0.00	0.00
VERIZON	Unsecured	NA	1,290.08	1,290.08	0.00	0.00
Winfield Laboratory Consultants	Unsecured	72.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$143,636.49	\$0.00	\$0.00
Mortgage Arrearage	\$33,312.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,125.00	\$3,611.29	\$166.74
All Other Secured	\$10,447.45	\$2,753.84	\$0.00
<b>TOTAL SECURED:</b>	<b>\$191,520.94</b>	<b>\$6,365.13</b>	<b>\$166.74</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,768.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,768.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$135,341.57</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$3,798.13</u>
Disbursements to Creditors	<u>\$6,531.87</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,330.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.